

Certificate Number: 05781-PAW-DE-031447571

Bankruptcy Case Number: 18-22542



05781-PAW-DE-031447571

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 8, 2018, at 9:50 o'clock PM PDT, Phillip Hammond completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: August 8, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President